



About Community Health Councils

- CHC is a non-profit community based health policy, advocacy and educational organization.
- We work to improve access to and quality of healthcare, the environment, physical activity and nutritional resources in long ignored communities.

A graphic featuring a blue stethoscope on the right, with its chest piece resting on a light blue heart shape. The background is a gradient of light blue and white. The text "About Community Health Councils" is centered at the top in a bold, sans-serif font. Below it, there are two bullet points in a dark blue, sans-serif font. At the bottom left, there is a logo for "CHC" with three small human figures below it, and the text "Community Health Councils" and "www.chc-inc.org" to its right.

Health Reform: 3 Important Points

- It is the law RIGHT NOW!
- Makes it easier for U.S. citizens to get and keep health care insurance.
- Makes health care more affordable for EVERYONE!



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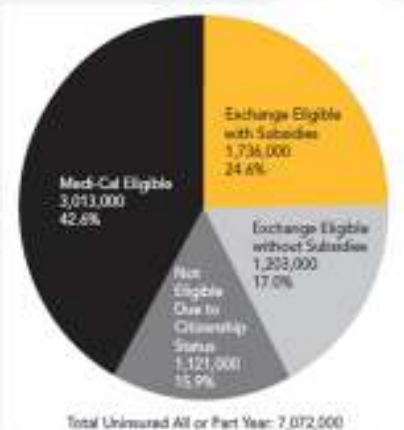
Health Reform helps you get coverage and keep it through...

- Making health insurance more affordable, for more people
- New consumer protections
- Improved quality of care & lowered costs
- Regulating the insurance companies
- Employer incentives



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Health Reform Helps Uninsured Californians!



- **37 million** people live in CA
- **7 million** are **uninsured**
- Health reform can help **4.7 Million** Californian's become insured

Source: 2009 California Health Interview Survey



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Access to Affordable Healthcare

Household Size:	400% FPL (means you make):
An Individual	\$42,626
2	\$62,441
3	\$78,657
4	\$94,872

- By January 1, 2014, families with incomes up to these amounts will get subsidies to help them by insurance in the CA Health Benefit Exchange.



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New Consumer Protections

Insurance Companies **Can't**:

- Drop your coverage*
- Place lifetime & annual limits on your plan*
- Deny people with pre-existing conditions

Insurance Companies **Must**:

- Allow kids to stay on their parents plan until age 26*
- Provide free preventive care*

The Government Will:

- Provide Insurance for Uninsured Americans with Pre-Existing Conditions (<http://www.pcip.ca.gov>)

** Applies to health plan years beginning on or after Sept. 23 2010*



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Improved Quality of Care

- Private Plans and Medicare **MUST** provide preventative care services at no cost to you.
 - Mammograms
 - Blood pressure, diabetes and cancer screenings
 - Flu shots
 - Classes to help you quit smoking
 - and more!
- Qualified health insurance plans must offer the same basic benefits in their lowest tier plan.



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2014: Just Around the Corner

- **Health Insurance Exchanges**
- **Consumer Tools**
- **Financial Assistance**
- **Individual and Employer Mandates**



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Health Exchanges: NEW Marketplaces

Insurance Exchanges—start Jan. 1st 2014

- Shopping mall for public or private health plans
- All the plans in the Exchanges will have to offer a **minimum set of benefits**
- Information must be **plain, simple to understand**
- Medicaid, Bronze, Silver, Gold, Platinum plans
- **Limits on out-of-pocket expenses** for families
- **Financial help** through tax credits and subsidies
- **Individual, family or small business*** will get information about plans, coverage, providers, and much more.



**Small business with up to 100 employees.*



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Consumer Assistance



Single Application: “no wrong door” application that helps individuals enroll into coverage in the Exchange or public programs whether it’s by mail, phone, online, or in-person.



Navigators: entities that will help consumers get information about and enroll into coverage and help troubleshoot problems encountered by consumers.



Web portal: website to help consumers compare qualified health plans, estimate costs, look at benefits, see provider networks, facilitate enrollment, get information about coverage options, and much more.



Call Center: toll-free call center that addresses the needs of consumers requesting assistance.



Exchange calculator: electronic calculator to help consumers compare available plans including information about premium tax credits and any cost-sharing help.



Outreach and education: Exchanges must conduct outreach and education activities to educate consumers about the Exchange and to encourage participation.



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Financial Assistance for Affordable Coverage

Tax Credits will vary based on the individual’s or family’s income. It will also vary based on the plan that the individual or family chooses to buy.

Cost-sharing Subsidies will ensure that most of costs of coverage are paid for 94% for lowest income earners, 70% for highest income earners.

*Source: Families USA www.familiesusa.org

Table 5. Maximum Premium Contribution for Individual Coverage

Percent of Poverty	Income		Maximum Premium Contribution	
	Dollars	Annual	Monthly	
100%	\$10,830	\$217	\$18	
150%	\$16,245	\$650	\$54	
200%	\$21,660	\$1,365	\$114	
250%	\$27,075	\$2,180	\$182	
300%	\$32,490	\$3,087	\$257	
350%	\$37,905	\$3,601	\$300	
400%	\$43,320	\$4,115	\$343	

Table 6. Maximum Premium Contribution for Coverage for a Family of Four

Percent of Poverty	Income		Maximum Premium Contribution	
	Dollars	Annual	Monthly	
100%	\$22,050	\$441	\$37	
150%	\$33,075	\$1,323	\$110	
200%	\$44,100	\$2,778	\$232	
250%	\$55,125	\$4,438	\$370	
300%	\$66,150	\$6,284	\$524	
350%	\$77,175	\$7,332	\$611	
400%	\$88,200	\$8,379	\$698	



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Individual & Employer Mandates

Individuals: required to get minimum essential coverage, with the exception of some individuals.

Employers: Depends on size of the firm:

- < 25 employees: employer can get tax credits for providing coverage and access to the exchange
- < 100 employees: Can participate in the exchange
- 50+: If the employers plan is too expensive or provides bad coverage then employees can access **the exchange** and **subsidies**
- 200+: Must enroll employees in a plan unless the employee opts out



If you don't get coverage, you'll have to pay a penalty.



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Source: UC Berkley Labor Center. Summary of Provisions Affecting Employer Sponsored Insurance. July, 2011

Threats to Health Reform

- State budget cuts to the Medi-Cal program and health safety net services
- Supreme Court lawsuit of the Affordable Care Act
- Federal budget and appropriations funding threats



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Get Involved!

Spread the Word: Talk to your family, friends and community members about health reform.

Help Protect Reform: Call your lawmakers (state and congressional), urge them to implement the law. Protect funding for implementation and existing health care safety net services.

Share YOUR Thoughts: California is moving forward with implementation and we need to hear from community members. Help inform what reform looks like in our state.



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Contacting Your Lawmakers

State and federal elected officials need to hear from you! You can call, email, write, or visit.

How to find your lawmakers:

- State: <http://www.legislature.ca.gov/>
- Congressional:
 - Call U.S. Capitol Switchboard at (202)224-3121 and ask for your senators' and/or representative's office
 - <http://www.usa.gov/Contact/Elected.shtml>



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THANK YOU!

Want more information?

- Kaiser Family Foundation: <http://healthreform.kff.org/>
- Healthcare and You: <http://www.healthcareandyou.org/>
- Health Reform website: <http://www.healthcare.gov>

Contact:

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